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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/483,537

Filing Date: January 14, 2000

Art Unit: 3624

AMENDMENT TO
PATENT APPLICATION

Examiner: S. Wasylchak

Inventor: Wilson

Title: SPENDING VEHICLES FOR
PAYMENTS

Attorney BLO1565-002

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Docket:

OCT 6 2004

Mail Stop RCE
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Kim B. Powers
Kim B. Powers

Sir:

In response to the Examiner's Official Action mailed April 15, 2004, Applicant respectfully requests that the Examiner enter the following Amendment and consider the following Remarks. Applicant respectfully requests that the Examiner reconsider and again examine the present application and claims in light thereof.